



General Questions

1. What does the reauthorization of the James Zadroga 9/11 Health and Compensation Act of 2010 mean for the VCF?

The reauthorization puts in place a new law that extends the VCF for five years and includes some important changes to the VCF's policies and procedures for evaluating claims and calculating each claimant's loss. The law includes the following significant changes:

- *Extends the VCF for 5 years from the date the legislation was signed* – The deadline for filing a claim has been changed from the original deadline of October 3, 2016 to the new deadline of December 18, 2020.
- *Increases the VCF's total funding* – The new law makes the original \$2.775 billion appropriation available immediately to pay claims and provides an additional \$4.6 billion in funding that becomes available in October 2016.
- *Directs the VCF to make a full payment on any loss determination that has already been issued* – For claimants who received a letter dated on or before December 17, 2015 notifying them of the amount of their loss, the VCF will begin processing the final payment for the remaining 90% of the loss amount. Please see FAQ #11 for additional details about when you can expect to receive your payment.
- *Puts certain limitations on future award amounts* – The law directs specific changes to the way in which the VCF calculates loss amounts for certain claimants. This includes limiting the amount of non-economic loss that can be awarded, eliminating claims for future out-of-pocket medical expenses and capping the computation of economic loss by limiting the annual income level.

The new law requires the Special Master to review the legislation to understand how it impacts claimants and the VCF's day-to-day operations. This includes a review of the VCF's policies and procedures for evaluating and computing claims, the documents required to submit claims (including claim forms and accompanying materials) and information published in our Frequently Asked Questions ("FAQs"). As we conduct this review and develop these policies and procedures, we will post updated information to our website.

2. Who can help me understand the reauthorization and what it means for my claim?

If you are working with an attorney, please contact your attorney for information about your claim. Your attorney is in the best position to let you know exactly what has been submitted to the VCF and when it was submitted, and can update you on any requests the VCF has made for additional information. Your attorney can also confirm whether or not the VCF has issued a decision on your claim and the timing of that decision. The VCF will also begin copying you on important correspondence we send to your attorney about your claim even if you did not specifically request that we do so.

If you are not represented by an attorney, you can call the VCF toll-free Helpline at 1-855-885-1555 for assistance. We also encourage you to periodically check this website for additional information on the reauthorization.



3. Do I still have to register my claim with the VCF?

Yes. To be eligible to file a claim, you must register with the VCF by the applicable deadline. If you have not yet registered, you may not be eligible to file a claim. Registration deadlines are different for each claimant depending on individual circumstances as shown in this chart:

Claimant's Condition	Date of Diagnosis	Registration Deadline
Non-Cancer Conditions	On or before October 3, 2011	October 3, 2013
	On or after October 4, 2011	Two years after diagnosis date, but no later than December 18, 2020
Cancer (excluding Prostate Cancer and Rare Cancers)	On or before October 12, 2012	October 12, 2014
	On or after October 13, 2012	Two years after diagnosis date, but no later than December 18, 2020
Prostate Cancer	On or before October 21, 2013	October 21, 2015
	On or after October 22, 2013	Two years after diagnosis date, but no later than December 18, 2020
Rare Cancers added to WTC Health Program list on February 18, 2014	On or before February 18, 2014	February 18, 2016
	On or after February 19, 2014	Two years after diagnosis date, but no later than December 18, 2020
Claimant is Deceased	Date of Claimant's Death	Registration Deadline
Claimant has died of a 9/11-related condition	On or before December 18, 2018	Two years after claimant's death
	After December 18, 2018	December 18, 2020

You can register with the VCF using our online system – click [here](#) to begin. If you do not have access to the online system, please call the VCF Helpline at 1-855-885-1555 to register by phone.

4. Previous communications indicated that the VCF would stop receiving claims on October 3, 2016. Is this still the case?

No. The new deadline for filing a claim (and all supporting documents) is December 18, 2020.

5. My letter from the VCF references an FAQ that is no longer posted online. What should I do?

We have temporarily removed the Frequently Asked Questions (“FAQs”) from our website while we review and update them to reflect the policy changes described in the new law. As we review and update each section of the FAQs, we will begin re-posting them to the website. Please check the site periodically for updates.

If you are represented by an attorney and have a question about the letter you received, please contact your attorney to discuss the letter. If you are not represented by an attorney, please call the VCF Helpline at 1-855-885-1555 for assistance.



6. Can I disregard the deadlines in the letters I received from the VCF?

No. All deadlines referenced in letters from the VCF still apply.

The only language that you can disregard in any letter from the VCF is language that references the October 3, 2016 deadline.

7. I haven't yet submitted my claim. What should I do? (Updated: February 1, 2016)

If you have registered with the VCF but have not yet submitted your Eligibility or Compensation Form, you must wait until updated guidance is available before taking any additional action on your claim. This will help to ensure you are using the most up-to-date forms and are providing the appropriate documents and information when filing your claim. When your claim is eventually submitted, it will be considered part of "Group B." More information on Group B claims can be found in the FAQs below.

We understand that you may be eager to file a claim under the new legislation and we very much appreciate your patience. **Please understand that under the legislation, new claims cannot be filed until the Special Master publishes the updated regulations to reflect the new law, including adjusting our forms and procedures accordingly.** Finally, it is important to keep in mind that funding is not available to pay Group B claims until all of the Group A payments have been made or October 2016, whichever is earlier.

This [timeline](#) shows the general timeline of activities over the next year as we implement the new law, including when new claims can be filed and the timing for review of Group B claims. We encourage you to continue to check our website for updates as we put in place the many changes required by the reauthorization.

8. Can I continue receiving treatment at the World Trade Center Health Program ("WTCHP")?

Yes. The WTCHP was reauthorized in the same bill that reauthorized the VCF. For additional information, contact the [WTCHP](#).

Group A and Group B Questions

9. The bill reauthorizing the VCF references Group A and Group B claims. Which group is my claim in?

The law creates two groups of claims – Group A and Group B – and defines the groups based on the date the Special Master "postmarks and transmits" a final award determination to the claimant. The VCF has interpreted this language to mean the date of the letter from the Special Master indicating the total loss amount calculated for a claim. The law also establishes that the date of the letter that is used to distinguish between Group A and Group B is the date "on or before the date of enactment" of the reauthorization. Since the law was enacted on December 18, 2015, this means that December 17, 2015 is the date "on or before the day before the date of enactment." Based on the language set forth in the law, you can determine the group your claim is in based on the following:

- **Group A:** If you received a letter notifying you of the loss calculation decision on your claim and the letter was dated on or before December 17, 2015, your claim is in Group A.
- **Group B:** Any claim that is not in Group A will automatically be placed in Group B. That is, if you have not received a letter dated December 17, 2015 or earlier notifying you of the loss calculation decision on your claim, your claim is in Group B.

This means that Group A is "closed." For specific details and very important information about what it means to be in Group A or Group B, including timelines for payment and the next steps to take on your claim, please be sure to read FAQ #11 specific to Group A claims and FAQ #12 specific to Group B claims.



10. What are the main differences between Group A and Group B?

Highlighted below are the general differences between Group A and Group B claims. For specific details and very important information about what it means to be in Group A or Group B, including timelines for payment and the next steps to take on your claim, please be sure to read FAQ #11 specific to Group A claims and FAQ #12 specific to Group B claims.

- **Group A:** If your claim is in Group A, your losses were computed in accordance with the regulations that were published in August 2011. The new law directs the VCF to make the full payment on your claim “as soon as practicable after enactment of the legislation.” Please see this [timeline](#) for additional details about when you can expect to receive your payment.
- **Group B:** If your claim is in Group B, the decision on your claim will not be made until the Special Master publishes updated regulations explaining how claims will be processed under the new law and funding is available to pay Group B claims. This applies even if you have already submitted your claim form and supporting documents. The law requires the Special Master to update regulations within 180 days of enactment, or June 18, 2016. In addition, funding is not available to pay Group B claims until all Group A payments have been made or October 2016, whichever is earlier.

11. Information specific to Group A Claims:

a. What happens if my claim qualifies as Group A and I amend it to add a claimed loss or condition? (*Updated: February 1, 2016*)

It depends on when a decision addressing the amendment was issued. Please carefully read the scenarios below to find the one that describes your claim:

- *If the VCF issued you a letter indicating a decision on your compensation amendment and the letter was dated on or before December 17, 2015, your amendment is in Group A.*
- *If you submitted the amendment prior to the reauthorization and did not get a letter with a decision on your amendment dated December 17, 2015 or earlier, then the amended portion of your claim will now fall into Group B. This means you will receive the full payment for the Group A portion of your claim, but the VCF cannot render a decision on the amendment until the updated regulations are finalized. At this time, we are continuing our review of the information you have submitted with the amendment, and will contact you to request any missing information, but we cannot render a decision until we determine if the new law impacts the way your amendment would be processed. In addition, we cannot issue any payment on Group B decisions until all Group A payments have been made. This means that we do not expect to issue a decision and make a payment on your claim until Fall 2016. Please see FAQ #12 for additional information about Group B claims.*
- *If you amend your compensation claim in the future, the amended portion of your claim will be processed and paid under Group B. The Group A portion of your claim will be paid under the terms applicable to Group A. If you need to amend your compensation claim, please do not request a compensation amendment or provide any new compensation information or documents at this time. We will not be able to review any new compensation information until the new regulations and procedures are finalized. Please wait for updated guidance to be posted to our website before submitting any new compensation-related information.*

Group A claimants who appeal the loss calculation decision on their claim will remain in Group A through the end of the appeals process. However, payment on the claim will not be made until the appeals process is completed and a post-appeal decision is rendered.

If your claim is in Group A and you amend to add a new condition, the VCF will process that amendment and render an updated Eligibility decision. However, if you then seek additional



compensation for the new condition once the new regulations and procedures are finalized, that portion of the amendment will be reviewed and processed under Group B.

b. When will I receive my full payment?

We are expanding our payment team so we can process the Group A payments as quickly as possible. However, the VCF's part of the payment process is just the first step. Once the Special Master authorizes the payment, it must pass through several quality control steps before the Treasury Department makes the actual transfer of funds into the designated bank account. Please be patient as it will take several months for you to receive your payment. Our goal is to process all Group A payments in the next 3-6 months. This [timeline](#) shows the general timing for the Group A payment activities.

Payments will be processed in groups based on the following general guidelines:

- *Claims that were already in the payment process when the new law was signed* – Because we had already started processing the initial 10% payment on these claims, we will complete these initial payments first. We expect all of these payments to be authorized by the Special Master by the end of January. The remaining 90% payment on these claims will then be made as a separate payment based on the groupings described below.
- *Claims that have been designated by the Special Master as “Expedited” due to terminal illness or extreme financial hardship* – These claims will be the first to receive their full payment. We have already started the work that is needed to issue these payments and expect they will be authorized by the Special Master by the end of January.
- *Claimants who have already received their 10% initial payment* – The VCF will begin processing the remaining 90% payments on these claims working from the oldest to the most recent loss determinations.
- *Claimants who have not yet received any payment on their claim* – These claimants are the ones who recently received their loss calculation letters, have not yet received their initial payment, and were not yet in the payment process when the new law was enacted. These claimants will receive one payment for the full amount of their loss, rather than an initial 10% payment and then a subsequent 90% payment. This will save significant time and resources that would otherwise be needed to issue two payments for these claims.
- *Claimants who received a loss calculation letter that included a request for missing information that is required in order to make payment on the claim* – These payments cannot be processed until the missing documents are submitted to the VCF. Once we receive and process the missing information, we will begin processing the full payment on these claims once the groupings of claimants listed above have been paid.
- *Claims in the appeals process* – Payment on these claims will not begin until the appeal is completed and a post-appeal decision is issued. At that time, the payment will be processed based on the groupings described above.
- *Claimants who received a supplemental payment from a 9/11-related lawsuit* – Payment on these claims will not begin until the VCF confirms the loss calculation has been properly adjusted to include the additional offset. These claimants will receive a revised loss calculation letter. Once the letter is issued, payment will be processed based on the groupings described above.

The new law directs the Special Master to authorize the full payments on Group A claims “as soon as practicable.” We are committed to paying every claimant as quickly as possible and appreciate your understanding that the payment process from start to finish can take several months.

c. What if my bank account or address has changed since my last payment?

If you have already received at least one payment from the VCF and your banking information has changed since the last payment was processed, you must complete and mail or fax a new



[Payment Information Form](#) to the VCF as quickly as possible. If your address has changed, please call our Helpline for assistance in updating our records.

12. Information specific to Group B Claims:

a. I already submitted my claim. What happens next? (*Updated: February 1, 2016*)

The first thing we ask you to do is be patient. Please understand that before we can decide any Group B claims, we must develop and publish updated regulations that reflect the new law, and adjust our procedures accordingly. It is important to note that because funding to pay Group B claims will not be available until payments to Group A claimants have been made, or October 2016, whichever is earlier, we do not anticipate issuing payments on Group B claims until the fall of 2016.

Please review the guidance below based on your specific claim status:

- *If you submitted your Eligibility Form before December 18, 2015 but have not yet received the eligibility determination on your claim* – The new law does not change the VCF's eligibility criteria and we are continuing to review eligibility submissions and render Eligibility decisions. We will contact you if we need any additional information in order to determine your eligibility to receive compensation. If you have already received a letter from us requesting information and you have not yet responded, please do so within the timeframe requested in the letter. You will receive a letter notifying you once the eligibility decision has been made on your claim.
- *If you submitted your Compensation Form before December 18, 2015 but have not yet received the loss determination on your claim* – The new law includes several changes to how compensation is determined. As a result, we cannot render a loss determination until the new regulations and procedures are published. However, we will continue to review the compensation information you have already submitted, and if we are missing any required documents, we will contact you to request the information. If you have already received a letter from us requesting information and you have not yet responded, please do so within the timeframe requested in the letter. By continuing to do this review now, our goal is to have all of the relevant information in your claim file when the time comes to begin calculating the loss and rendering decisions for Group B claims.
- *If you have not yet submitted your Compensation Form* – You should not take any action at this time. Please wait for updated guidance to be posted to our website regarding the availability of new forms and timing for submitting your form and supporting documents.
- *If you need to amend your previously-submitted claim* – If you need to amend your eligibility claim to add a new condition, you should upload a letter to your claim with the request and submit the required documents. We will review the information and render an updated eligibility decision on your claim. If you need to amend your compensation claim, please do not request a compensation amendment or provide any new compensation information or documents at this time. We will not be able to review any new compensation information until the new regulations and procedures are finalized. Please wait for updated guidance to be posted to our website before submitting any new compensation-related information.

We understand that you are eager to receive a decision on your claim and we know waiting is difficult. We view the reauthorization as an opportunity to review our claim forms, redesign our online system, and adjust procedures to meet new requirements and to increase efficiency. We are working as quickly as we can to implement the new law and the corresponding changes.



b. When can I expect to receive payment?

Funding to pay Group B claims will not be available until payments to Group A claimants have been made or October 2016, whichever is earlier. Based on our initial estimates of the time needed to finish processing all Group A payments, we expect to be able to start Group B payments in Fall 2016. This [timeline](#) shows the general timing of activities over the next year as we implement the new law.

c. I have a Group A claim and filed a compensation amendment that hasn't yet been decided. What happens next?

Your compensation amendment will be reviewed and processed under Group B. This means you will receive the full payment for the Group A portion of your claim, but the VCF cannot render a decision on the amendment until the updated regulations are finalized. At this time, we are continuing our review of the information you have submitted with the amendment, and will contact you to request any missing information, but we cannot render a decision until we determine if the new law impacts the way your amendment would be processed. In addition, we cannot issue any payment on Group B decisions until all Group A payments have been made. This means even if we issue a decision on the amended portion, we cannot make a payment on your claim until Fall 2016.